



FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The applications will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than January 14, 2016.

A. Federal Reserve Bank of Boston (Prabal Chakrabarti, Senior Vice President)
600 Atlantic Avenue, Boston, Massachusetts 02210-2204:

1. *Pentucket Bank Holdings, MHC, and Pentucket Bancorp, Inc.*, both in Haverhill, Massachusetts; to become bank holding companies by acquiring 100 percent of the voting shares of Pentucket Bank, Haverhill, Massachusetts.

B. Federal Reserve Bank of Chicago (Colette A. Fried, Assistant Vice President)
230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Eastern Michigan Financial Corporation*, Croswell, Michigan; to merge with Ruth Bank Corporation, and thereby indirectly acquire voting shares of Ruth State Bank, both in Ruth, Michigan.

C. Federal Reserve Bank of Minneapolis (Jacquelyn K. Brunmeier, Assistant Vice President) 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291:

1. *First Bancshares Corporation*, Gladstone, Michigan; to acquire 100 percent of the voting shares of Northern Michigan Bank & Trust, Escanaba, Michigan.

D. Federal Reserve Bank of Kansas City (Dennis Denney, Assistant Vice President) 1 Memorial Drive, Kansas City, Missouri 64198-0001:

1. *CSBO Holdings, Inc., Employee Stock Ownership Plan*, Ridgway, Colorado; to become a bank holding company by acquiring 51 percent of the voting shares of CSBO Holdings, Inc., Ridgway, Colorado, and thereby indirectly acquire voting shares of Citizens State Bank of Ouray, Ouray, Colorado.

Board of Governors of the Federal Reserve System, December 15, 2015.

Michael J. Lewandowski,
Associate Secretary of the Board.

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